

慧银支付应用交易示例

Version: 1.0.0

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1. 说明

根据 TransResult 判断交易结果:

值	含义
true	成功
false	失败

2. 交易类型示例

2.1 Purchase 消费

请求

```
{
  "TransType": "Purchase",
  "TransIndexCode": "1785205921345",
  "TransAmount": "100",
  "SkipUI": false,
  "EnableCancelInPayment": true
}
```

成功响应

```
{
  "AuthCode": "544289",
  "CardBrand": "CUP",
  "CardHolderName": "",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "A000000333010102",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "0000000000",
  "EntryMode": 7,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728103203",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "",
  "OriRrn": "",
  "OriTransIndexCode": "",
  "RRN": "824231998950",
  "RespCode": "001",
  "RespDesc": "Approval",
  "TID": "Test Demo",
  "TraceNum": "130",
  "TransAmount": "00000000100",
  "TransDate": "20260728",
  "TransID": "260728103203",
  "TransIndexCode": "1785205921345",
  "TransResult": true,
  "TransTime": "103203",
  "TransType": "Purchase",
  "UnifiedCategory": "APPROVED",
  "UnifiedCode": "APPROVED"
}
```

失败响应

```
{
  "AuthCode": "",
  "CardBrand": "MASTERCARD",
  "CardHolderName": "",
  "CardNum": "222360*****0011",
  "CardUniqueId": "FB19C14AF98BA26A237AA92D5C0800BFD30D9036CA985E14D3E7CD58A60BE247",
  "CurrencyCode": "840",
  "EmvAid": "A0000000041010",
  "EmvAppName": "",
  "EmvCryptogram": "C529DB83657DB91F",
  "EmvTVR": "0400048000",
  "EntryMode": 5,
  "ExpiryDate": "4912",
  "InvoiceNum": "260728103320",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "",
  "OriRrn": "",
  "OriTransIndexCode": "",
  "RRN": "",
  "RespCode": "-126",
  "RespDesc": "transaction denied\nTVR:0400048000",
  "TID": "Test Demo",
  "TraceNum": "131",
  "TransAmount": "00000000100",
  "TransDate": "20260728",
  "TransID": "",
  "TransIndexCode": "1785205999210",
  "TransResult": false,
  "TransTime": "103320",
  "TransType": "Purchase"
}
```

2.2 PreAuth 预授权

请求

```
{
  "TransType": "PreAuth",
  "TransIndexCode": "1785206238535",
  "TransAmount": "100",
  "SkipUI": false,
  "EnableCancelInPayment": true
}
```

成功响应

```
{
  "AuthCode": "268951",
  "CardBrand": "CUP",
  "CardHolderName": "",

```

```
"CardNum": "622638*****2993",
"CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
"CurrencyCode": "840",
"EmvAid": "A000000333010102",
"EmvAppName": "",
"EmvCryptogram": "",
"EmvTVR": "0000000000",
"EntryMode": 7,
"ExpiryDate": "2205",
"InvoiceNum": "260728103719",
"IsKeyLoaded": false,
"MID": "10800000003",
"MerchantAddress": "",
"MerchantName": "",
"OriInvoiceNum": "",
"OriRrn": "",
"OriTransIndexCode": "",
"RRN": "697459598704",
"RespCode": "001",
"RespDesc": "Approval",
"TID": "Test Demo",
"TraceNum": "132",
"TransAmount": "00000000100",
"TransDate": "20260728",
"TransID": "260728103719",
"TransIndexCode": "1785206238535",
"TransResult": true,
"TransTime": "103719",
"TransType": "PreAuth",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

失败响应

```
{
  "AuthCode": "",
  "CardBrand": "",
  "CardHolderName": "",
  "CardNum": "",
  "CurrencyCode": "840",
  "EmvAid": "",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "",
  "EntryMode": 0,
  "ExpiryDate": "",
  "InvoiceNum": "260728103635",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "",
  "OriRrn": "",
  "OriTransIndexCode": "",
  "RRN": "",
```

```
"RespCode": "-139",
"RespDesc": "cancelled by user",
"TID": "Test Demo",
"TraceNum": "132",
"TransAmount": "000000000100",
"TransDate": "20260728",
"TransID": "",
"TransIndexCode": "1785206194162",
"TransResult": false,
"TransTime": "103635",
"TransType": "PreAuth"
}
```

2.3 IncrementalAuth 预授权追加

请求

```
{
  "TransType": "IncrementalAuth",
  "TransAmount": "50",
  "OriTransIndexCode": "1785206238535",
  "OriInvoiceNum": "260728103719",
  "OriTransId": "260728103719",
  "OriRrn": "697459598704",
  "SkipUI": false,
  "EnableCancelInPayment": true,
  "OriAuthCode": "268951"
}
```

成功响应

```
{
  "AuthCode": "",
  "CardBrand": "CUP",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "",
  "EntryMode": 1,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728103817",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "260728103719",
  "OriRrn": "",
  "OriTransId": "260728103719",
  "OriTransType": "PreAuth",
  "RRN": "",
}
```

```
"RespCode": "001",
"RespDesc": "Approval",
"TID": "Test Demo",
"TraceNum": "133",
"TransAmount": "000000000050",
"TransDate": "20260728",
"TransID": "260728103817",
"TransResult": true,
"TransTime": "103817",
"TransType": "IncrementalAuth",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "-206",
  "RespDesc": "This transaction has been completed previously",
  "TransResult": false,
  "TransType": "IncrementalAuth",
  "UnifiedCategory": "HARD_DECLINE",
  "UnifiedCode": "DECLINE_DUPLICATE_TXN"
}
```

2.4 AuthCompletion 预授权完成

请求

```
{
  "TransType": "AuthCompletion",
  "TransIndexCode": "1785206373811",
  "TransAmount": "110",
  "OriTransIndexCode": "1785206238535",
  "OriInvoiceNum": "260728103719",
  "OriTransId": "260728103719",
  "OriRrn": "697459598704",
  "OriTransDate": "20260728",
  "SkipUI": false,
  "EnableCancelInPayment": true,
  "OriAuthCode": "268951"
}
```

成功响应

```
{
  "AuthCode": "",
  "CardBrand": "CUP",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",

```

```
"EmvAid": "",
"EmvAppName": "",
"EmvCryptogram": "",
"EmvTVR": "",
"EntryMode": 1,
"ExpiryDate": "2205",
"InvoiceNum": "260728103934",
"IsKeyLoaded": false,
"MID": "10800000003",
"MerchantAddress": "",
"MerchantName": "",
"OriInvoiceNum": "260728103719",
"OriRrn": "",
"OriTransId": "260728103719",
"OriTransType": "PreAuth",
"RRN": "",
"RespCode": "001",
"RespDesc": "Approval",
"TID": "Test Demo",
"TraceNum": "133",
"TransAmount": "00000000110",
"TransDate": "20260728",
"TransID": "260728103934",
"TransIndexCode": "1785206373811",
"TransResult": true,
"TransTime": "103934",
"TransType": "AuthCompletion",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "-206",
  "RespDesc": "This transaction has been completed previously",
  "TransIndexCode": "1785206627496",
  "TransResult": false,
  "TransType": "AuthCompletion",
  "UnifiedCategory": "HARD_DECLINE",
  "UnifiedCode": "DECLINE_DUPLICATE_TXN"
}
```

2.5 Reversal 撤销

请求

```
{
  "TransType": "Reversal",
  "TransIndexCode": "1785206720592",
  "TransAmount": "00000000110",
}
```

```
"OriTransIndexCode": "1785206373811",
"OriTransId": "260728103934",
"OriTransDate": "20260728",
"OriTransTime": "103934",
"SkipUI": false,
"EnableCancelInPayment": true
}
```

成功响应

```
{
  "AuthCode": "",
  "CardBrand": "CUP",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "",
  "EntryMode": 1,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728104521",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "260728103934",
  "OriRrn": "",
  "OriTransId": "260728103934",
  "OriTransType": "AuthCompletion",
  "RRN": "",
  "RespCode": "001",
  "RespDesc": "Approval",
  "TID": "Test Demo",
  "TraceNum": "133",
  "TransAmount": "000000000110",
  "TransDate": "20260728",
  "TransID": "260728103934",
  "TransIndexCode": "1785206720592",
  "TransResult": true,
  "TransTime": "104521",
  "TransType": "Reversal",
  "UnifiedCategory": "APPROVED",
  "UnifiedCode": "REVERSAL_SUCCESS"
}
```

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "-195",
  "RespDesc": "Trans already reversed",
  "TransIndexCode": "1785206766071",
  "TransResult": false,
}
```

```
"TransType": "Reversal",
"UnifiedCategory": "HARD_DECLINE",
"UnifiedCode": "DECLINE_DUPLICATE_TXN"
}
```

2.6 Refund 退款

请求

```
{
  "TransType": "Refund",
  "TransIndexCode": "1785206817063",
  "TransAmount": "00000000110",
  "OriTransIndexCode": "1785206803973",
  "OriTransId": "260728104644",
  "SkipUI": false,
  "EnableCancelInPayment": true
}
```

成功响应

```
{
  "AuthCode": "",
  "CardBrand": "CUP",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "",
  "EntryMode": 1,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728104657",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "260728104644",
  "OriRrn": "",
  "OriTransId": "260728104644",
  "OriTransType": "Purchase",
  "RRN": "",
  "RespCode": "001",
  "RespDesc": "Approval",
  "TID": "Test Demo",
  "TraceNum": "134",
  "TransAmount": "00000000110",
  "TransDate": "20260728",
  "TransID": "260728104657",
  "TransIndexCode": "1785206817063",
  "TransResult": true,
  "TransTime": "104657",
}
```

```
"TransType": "Refund",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "FF",
  "RespDesc": "duplicated TransIndexCode",
  "TransIndexCode": "1785206984547",
  "TransResult": false,
  "TransType": "Refund"
}
```

2.7 QueryTransaction 查询交易

请求

```
{
  "TransType": "QueryTransaction",
  "OriTransIndexCode": "1785205018385",
  "OriTransId": "260728101659"
}
```

成功响应

```
{
  "AuthCode": "539594",
  "CardBrand": "CUP",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "A000000333010102",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "0000000000",
  "EntryMode": 7,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728101659",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "",
  "OriRrn": "",
  "RRN": "291994819302",
  "RespCode": "001",
  "RespDesc": "Approval",
  "TID": "Test Demo",
  "TraceNum": "129",
}
```

```
{
  "TransAmount": "000000000100",
  "TransDate": "20260728",
  "TransID": "260728101659",
  "TransIndexCode": "1785205018385",
  "TransResult": true,
  "TransTime": "101659",
  "TransType": "Purchase",
  "UnifiedCategory": "APPROVED",
  "UnifiedCode": "APPROVED"
}
```

说明: 查询成功时, 响应中的 *TransType* 为**原交易类型** (如 *Purchase*) , 不是 *QueryTransaction*。

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "-125",
  "RespDesc": "the original transaction does not exist",
  "TransResult": false,
  "TransType": "QueryTransaction"
}
```

2.8 GetPosInfo 获取 Pos 参数

请求

```
{
  "TransType": "GetPosInfo"
}
```

成功响应

```
{
  "CountryCode": "840",
  "CurrencyCode": "840",
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantName": "",
  "RespCode": "000",
  "RespDesc": "Success",
  "TID": "Test Demo",
  "TransResult": true,
  "TransType": "GetPosInfo",
  "UnifiedCategory": "APPROVED",
  "UnifiedCode": "APPROVED",
  "PosNetworkAvailable": true,
  "PaymentConfigured": true,
  "PaymentAppInstalled": true,
  "PosStatus": "Idle",
}
```

```
"HasMSR": false
}
```

失败响应

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "ERROR",
  "RespDesc": "payment package name is empty",
  "TransIndexCode": "",
  "TransResult": false,
  "TransType": "GetPosInfo",
  "PosNetworkAvailable": true,
  "PaymentConfigured": false,
  "PaymentAppInstalled": false,
  "PosStatus": "Idle",
  "HasMSR": false
}
```

2.9 GetCurrentBatchInfo 当前批次统计信息

请求

```
{
  "TransType": "GetCurrentBatchInfo"
}
```

成功响应

```
{
  "BatchDetailInfo": {
    "PackageName": "com.wizarpos.paywizard.demo",
    "SettlementList": [
      {
        "Amount": 1102,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:30",
        "TransId": "642995101115",
        "TransType": "Purchase"
      },
      {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:57",
        "TransId": "455153267599",
        "TransType": "Pre-Authorization"
      },
      {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:56:09",
        "TransId": "455153267599",

```

```
        "TransType": "Reversal"
    }
],
"Sn": "",
"Summary": {
    "BatchId": 2,
    "CreditTotalAmount": 100,
    "CreditTotalCount": 1,
    "CurrencyCode": 840,
    "DebitTotalAmount": 1202,
    "DebitTotalCount": 2,
    "Mid": "10800000003",
    "SettleStatus": "OPEN",
    "Tid": "Test Demo"
}
},
"EntryMode": 0,
"IsKeyLoaded": false,
"RespCode": "000",
"RespDesc": "Success",
"TransResult": true,
"TransType": "GetCurrentBatchInfo",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

2.10 Settle 结算

请求

```
{
  "TransType": "Settle"
}
```

成功响应

```
{
  "AuthCode": "",
  "BatchDetailInfo": {
    "PackageName": "com.wizarpos.paywizard.demo",
    "SettlementList": [
      {
        "Amount": 1102,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:30",
        "TransId": "642995101115",
        "TransType": "Purchase"
      },
      {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:57",
        "TransId": "455153267599",

```

```
        "TransType": "Pre-Authorization"
    },
    {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:56:09",
        "TransId": "455153267599",
        "TransType": "Reversal"
    }
],
"Sn": "",
"Summary": {
    "BatchId": 2,
    "CreditTotalAmount": 100,
    "CreditTotalCount": 1,
    "CurrencyCode": 840,
    "DebitTotalAmount": 1202,
    "DebitTotalCount": 2,
    "Mid": "10800000003",
    "SettleStatus": "CLOSED",
    "Tid": "Test Demo"
}
},
"CardBrand": "",
"CardNum": "",
"CurrencyCode": "840",
"EmvAid": "",
"EmvAppName": "",
"EmvCryptogram": "",
"EmvTVR": "",
"EntryMode": 0,
"ExpiryDate": "",
"InvoiceNum": "260728105737",
"IsKeyLoaded": false,
"MID": "10800000003",
"MerchantAddress": "",
"MerchantName": "",
"OriInvoiceNum": "",
"OriRrn": "",
"RRN": "",
"RespCode": "001",
"RespDesc": "Approval",
"TID": "Test Demo",
"TraceNum": "3",
"TransAmount": "00000000100",
"TransDate": "20260728",
"TransID": "260728105737",
"TransResult": true,
"TransTime": "105737",
"TransType": "Settle",
"UnifiedCategory": "APPROVED",
"UnifiedCode": "APPROVED"
}
```

2.11 GetLastSettleInfo 上批次结算信息

请求

```
{
  "TransType": "GetLastSettleInfo"
}
```

成功响应

```
{
  "BatchDetailInfo": {
    "PackageName": "com.wizarpos.paywizard.demo",
    "SettlementList": [
      {
        "Amount": 1102,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:30",
        "TransId": "642995101115",
        "TransType": "Purchase"
      },
      {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:55:57",
        "TransId": "455153267599",
        "TransType": "Pre-Authorization"
      },
      {
        "Amount": 100,
        "CardType": "CUP",
        "TranTime": "2026-07-28 10:56:09",
        "TransId": "455153267599",
        "TransType": "Reversal"
      }
    ],
    "Sn": "",
    "Summary": {
      "BatchId": 2,
      "CreditTotalAmount": 100,
      "CreditTotalCount": 1,
      "CurrencyCode": 840,
      "DebitTotalAmount": 1202,
      "DebitTotalCount": 2,
      "Mid": "10800000003",
      "SettleStatus": "CLOSED",
      "Tid": "Test Demo"
    }
  },
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "000",
  "RespDesc": "Success",
  "TransResult": true,
  "TransType": "GetLastSettleInfo",
  "UnifiedCategory": "APPROVED",
}
```

```
"UnifiedCode": "APPROVED"
}
```

2.12 ReadCard 读卡

请求

```
{
  "TransType": "ReadCard"
}
```

成功响应

```
{
  "AuthCode": "",
  "CardBrand": "CUP",
  "CardHolderName": "",
  "CardNum": "622638*****2993",
  "CardUniqueId": "F8074234A237B6F25227885B15125DA04CAEC280D9F7074778A68A0F36D91247",
  "CurrencyCode": "840",
  "EmvAid": "A000000333010102",
  "EmvAppName": "",
  "EmvCryptogram": "",
  "EmvTVR": "0000000000",
  "EntryMode": 7,
  "ExpiryDate": "2205",
  "InvoiceNum": "260728110128",
  "IsKeyLoaded": false,
  "MID": "10800000003",
  "MerchantAddress": "",
  "MerchantName": "",
  "OriInvoiceNum": "",
  "OriRrn": "",
  "OriTransIndexCode": "",
  "RRN": "",
  "RespCode": "000",
  "RespDesc": "Approved",
  "TID": "Test Demo",
  "TraceNum": "1",
  "TransDate": "20260728",
  "TransID": "",
  "TransResult": true,
  "TransTime": "110128",
  "TransType": "ReadCard",
  "UnifiedCategory": "APPROVED",
  "UnifiedCode": "APPROVED"
}
```

3. 通用失败示例

3.1 等待超时

```
{
  "EntryMode": 0,
  "IsKeyLoaded": false,
  "RespCode": "FF",
  "RespDesc": "Timed out waiting for 180000 ms",
  "TransIndexCode": "1785209113503",
  "TransResult": false
}
```

版本记录

Version	Description	Date & Author
1.0.0	第一版	20260728 武凯凯